If it is possible to aid only a few, preference will be given to those which were started earlier and it will be done.

Mr. President.— We have always to take in view the need of the localities concerned. Classes that were opened in 1110 will be given preference. The whole point about this is when we make a provision for this item of this expenditure we have to make sure that we will have to incur the expenditure year after year. It is not scraping together some money in 1113 and meeting the demand. It means an annual charge. It is why we were not able to take into consideration this question because we would not be justified in undertaking an annual recurring expenditure of nearly Rs. 22,000. Probably things might become better.

Central Co-operative Bank—particulars regarding.

324. Mr. A. Narayana Menon *(Vyttila).*—Will the Government be pleased to state.—

(a) (i) what the present working capital of the Central Co-operative Bank is;

(ii) how much of this is contributed by the Government direct;

(iii) how much by way of securities of the public servants;

(iv) what interest does the deposit fetch;

(v) at what rate is money lent by the bank;

(b) (i) how many members of the board are nominated by the Government;

(ii) how many are elected members;

(c) (i) what amount has been lent out by the bank to-day;

(ii) how much of that is fresh loan and how much overdues or renewals;

(iii) of renewals what is longest and shortest time at which the original loan was made;

(iv) is any fine collected from defaulting societies or other debtors;

(v) at what rate;

(vi) are loan applications taken direct by the bank or through Unions as suggested by Mr. Devadhar;

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(d) (i) how many long term loans are there now; what is the amount thus lent;

(ii) what is the rate of interest;

(iii) when is the principal paid back;

(iv) are there defaulters in this class of debtors;

(e) (i) how many short term and medium or intermediate loans are in existence to-day; what amount is lent under each and at what rate of interest;

(ii) how much of the money thus lent represents fresh loans and how much renewals;

(iii) what is the time fixed for short term loans;

(f) is the suggestion of Mr. Devadhar that the examination of outstanding loans to the bank should be done by the bank itself being given effect to; if so, who does this work;

(g) (i) in how many cases were coercive steps taken by the bank in 1111 and 1112;

(ii) what amount has been collected by such processes;

(iii) what were the amounts for which coercive steps were taken?

Mr. K. Narayana Menon *(Registrar of Co-operative Societies)*.—(a) (i) Rs. 9,65,137.

(ii) Nil.

(iii) Rs. 2,73,799.

(iv) 3½ per cent.

(v) 6¼ per cent.

(b) (i) Two.

(ii) Seven.

(c) (i) Rs. 4,09,000 (including overdraft advance of Rs. 13,443 to societies).

(ii) Fresh loans Rs. 2,79,346 (roughly).

Overdues 1,33,862

Renewals 30,275

(iii) The first renewed pronote loan among the existing loans is dated 31st Mithunam 1113 and the latest is dated 13th Karkadagam 1112.

(iv) Yes.

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(v) ½ pie per rupee a month (over and above the lending rate of one pie).

(vi) Loan applications are taken direct by the bank.

(d) (i) No long-term loans are issued as such though 10 loans (14 and 15 year loans) for a total sum of Rs. 6,624 may be included in the category.

(ii) 6¼ per cent.

(iii) One instalment per year in 7 cases and 2 instalments per year in the remaining 3 cases.

(iv) Yes, one.

(e) (i) 447 short-term loans of Rs. 3,83,720 including overdraft to societies due on account of suits filed and dues from liquidated societies and 14 intermediate loans of Rs. 8,344 at 6¼ per cent for both and 18 ten year loans of Rs. 10,312 at 6 per cent for the purpose of office buildings of societies.

(ii) 1. Fresh loans Rs. 2,80,522.

2. Renewals ,, 30,275 (exclusive of adjustment loans of Rs. 91,579).

(iii) Up to five years.

(f) The suggestion of Mr. Devadhar is being given effect to. The work is being done by the bank with the help of the Inspectors of the bank, the Supervising Unions and the Panchayatdars of Societies.

(g) (i) 8 cases in 1111 and 2 cases in 1112.

(ii) Rs. 1,304 in cash and Rs. 9,247 by adjustment loans.

(iii) Rs. 22,170 for the 8 cases in 1111, Rs. 3,963 for 2 cases in 1112 and Rs. 1,691 for 3 cases in 1113.

Free grant of timber—1112—statement regarding.

325. Mr. E. Ikkanda Warriar (*Urakam*).—Will the Government be pleased to state the names of persons or institutions to whom timber was given free by the Government in 1112 and 1113 with the quantity so given?

Mr. T. Narayana Menon (*Conservator of Forests*).—A statement showing the required particulars is appended (*Appendix II*).—

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